

amazon

402

CITY  
JERSEY

JERSEY CITY, NJ

# TOP REASONS WHY JERSEY CITY SHOULD BE AMAZON'S HQ2

Jersey City is the perfect location for Amazon's new HQ2 facility for 6 key reasons:

- ◆ Amazon's **insertion into the New York City skyline** with available Hudson River waterfront property at a fraction of New York City costs
- ◆ **Over 1 million square feet of move-in ready space** along with **over 20 million square feet of additional approved development**
- ◆ Up to **\$5 billion in economic incentives**, up to 30 years of property tax abatement, and **no city income tax**
- ◆ **Unmatched access and connectivity** to New York City, New Jersey, the region, and the world
  - ◆ Walking distance from PATH train, light rail, ferries, buses, and bike share
  - ◆ Direct connections to New York City Subway and mass transit
  - ◆ Newark Airport (15 minutes), JFK airport (1 hour), and LaGuardia Airport (1 hour) provide non-stop flights to all major cities across the country and around the world
  - ◆ Convenient **7 minute ferry ride to Amazon offices in Hudson Yards**
  - ◆ Highest level of cell and fiber coverage from all major providers already supporting several global financial institutions
- ◆ A **safe, welcoming, exciting, and thriving community** providing a **higher quality of life** than any other area in the region
- ◆ The most **culturally diverse and accepting city** in the country

**15**  
MINUTES  
TO EWR

**4**  
MINUTES  
TO NYC

**7**  
MINUTES  
TO HUDSON  
YARDS







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**10+**  
**MILES**  
**OF COASTLINE**

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SOURCE: Jersey Digs

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# SITE OVERVIEW

Two prime locations along the Hudson River in downtown Jersey City meet and exceed all requirements for Amazon's HQ2 location. Over 1 million square feet of office space is ready for move in as early as January 2018, with over 20 million square feet of additional approved development space available to be built to suit any of Amazon's specific needs within the next 2 years. See the table below for more information.





## OVERVIEW OF JERSEY CITY SITES

	NEWPORT	HARBORSIDE
SITE NAME		
ADDRESS	700 Washington Boulevard	201 Hudson Street
PROPERTY OWNER	LeFrak	Mack-Cali
ZONING	Mixed Use	Commercial/Office
BUILT, AVAILABLE SPACE TIMEFRAME	400,000 sq. ft. move-in ready Early 2018	900,000+ sq. ft. move-in ready January 2018
FUTURE BUILD SPACE TIMEFRAME *	Up to 8,000,000 sq. ft. approved Build to suit by 2020	Up to 8,000,000 sq. ft. approved Build to suit within 24-36 months
LOCAL TRANSIT OPTIONS	PATH, ferry, light rail, citibike, bus, car share	PATH, ferry, light rail, citibike, bus, car share
FIBER CONNECTIVITY	Lit options on site; dark options within 3-5 blocks	Lit options on site; dark options within 3-5 blocks
CELL COVERAGE	Full 4GLTE coverage from all major carriers	Full 4GLTE coverage from all major carriers

\* The approval process timeline is approximately 1 month, depending on specific approvals required

An aerial photograph of the Jersey City skyline, showing a dense cluster of skyscrapers and buildings along the waterfront. The Hudson River is visible on the left. Two labels are overlaid on the image: 'HARBORSIDE' in white text on an orange rectangular background, and 'NEWPORT' in white text on a dark blue rectangular background.

HARBORSIDE

NEWPORT

DEPOSITORY TRUST CLEARING CORPORATION (DTCC) PROCESSES  
**MILLIONS OF FINANCIAL TRANSACTIONS** EACH DAY  
THROUGH JERSEY CITY'S FIBER NETWORK.



# NEWPORT AND HARBORSIDE SITE MAPS

## Newport location map

*(shaded orange buildings indicate possible new Amazon HQ2 development; see page 6 for site location image)*





Harborside existing and future office space locations





# INCENTIVES AND SUPPORT

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All levels of government in and around Jersey City are fully supportive of making any adjustments to local, state, and federal regulations to ensure a successful Amazon development project. This includes but is not limited to modifications to zoning rules and restrictions as well as redevelopment area plans.





Letters of support from local business leaders as well as elected officials demonstrate our widespread yet fully aligned commitment to the success of this project (included as a separate document).

In addition to the New Jersey State incentive package of up to \$5 billion dollars over 10 years (an amount that effectively covers all of the costs of developing and operating an office in Jersey City), the City also has local tax incentives for new construction projects, which would significantly reduce local property tax payments up to a period of thirty (30) years. The City is also willing to utilize its full faith and credit for the Amazon project, including but not limited to Redevelopment Area Bonds (tax increment financing applicable to a variety of costs such as construction, demolition, infrastructure, affordable housing and other necessary expenses).

Jersey City has no city income tax.

Jersey City's current credit rating is Aa3 from Moody's and AA- from Fitch and S&P.



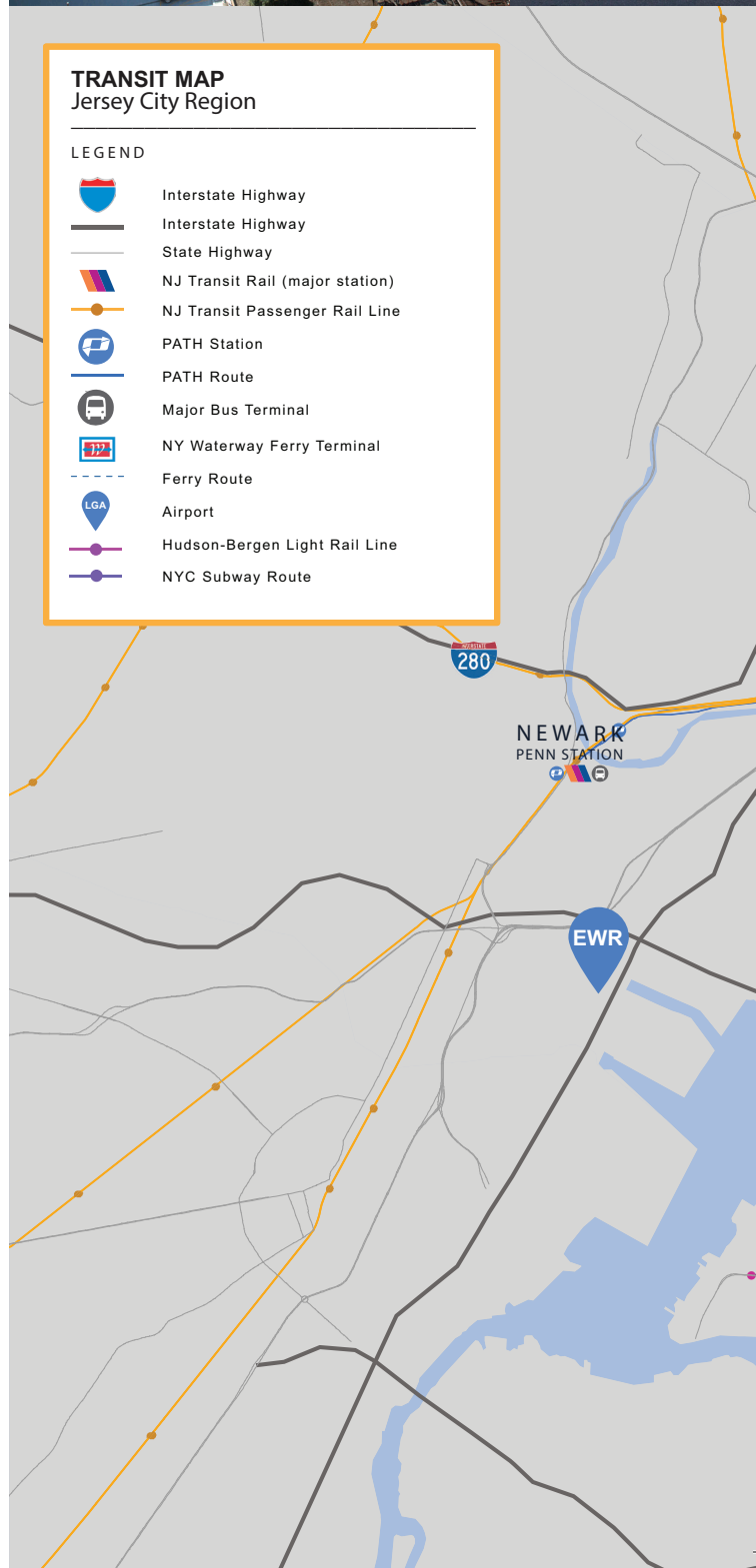
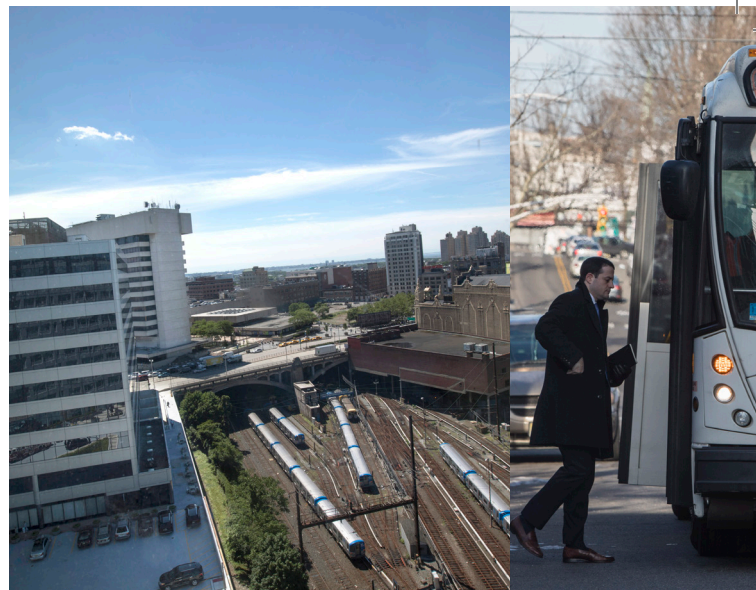


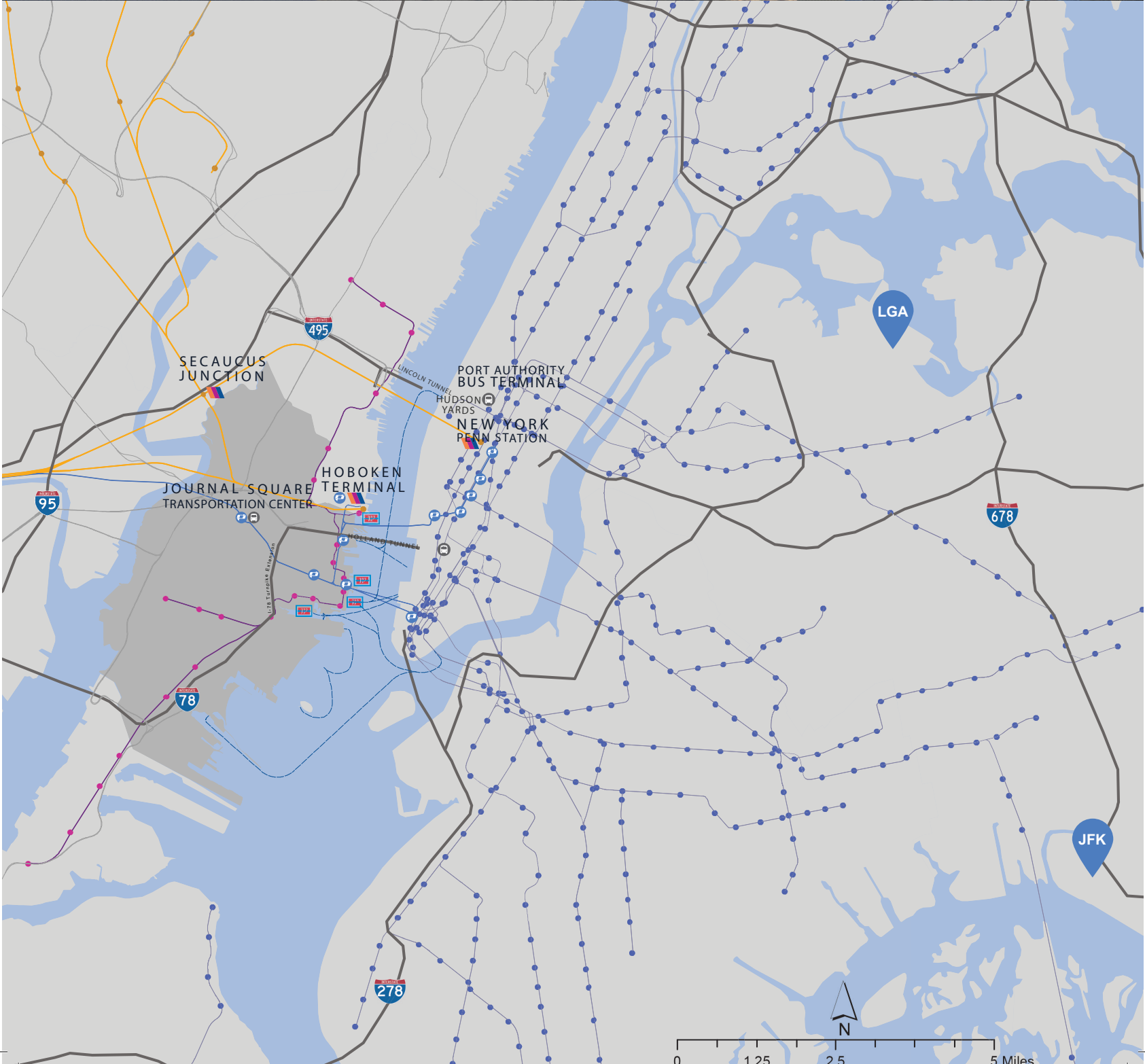
# TRANSPORTATION AND ACCESS

**TRANSIT.** Jersey City has one of the most robust and accessible public transit system in the country. **48% of Jersey City residents commute by public transit**, the second-highest rate in the country (57% of New York City residents and 20% of Seattle residents commute by mass transit).

The Port Authority Trans-Hudson (PATH) heavy rail system connects Jersey City to New York City and operates twenty four hours a day through two separate lines, both of which allow direct connections to the New York City Subway as well as regional rail systems such as NJ Transit and Amtrak. PATH remains reliable with an on-time performance of 98%. Planned expansions will create 20% additional service capacity and a direct connection to Newark Liberty International Airport. **The PATH system carries over 260,000 people on an average weekday**, including over 80,000 people from Jersey City alone.

PATH connections mean that Jersey City is very close to the central cultural and business districts in New York City. Travel time from the Exchange Place PATH station in **downtown Jersey City to the World Trade Center is 4 minutes**; the trip from the Newport PATH station to the West Village in Manhattan is 6 minutes.















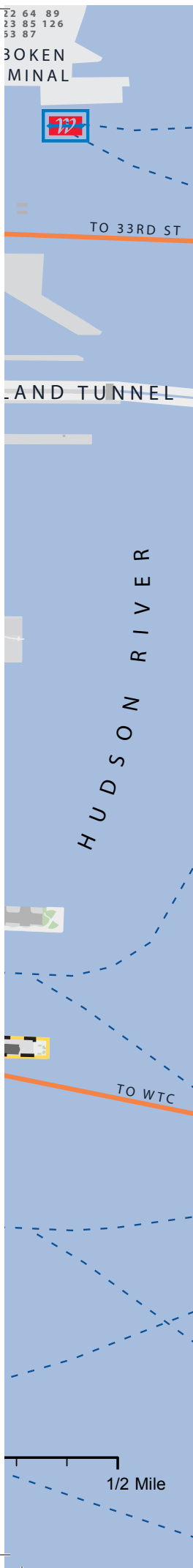
# TRANSIT MAP DOWNTOWN JERSEY CITY

## LEGEND

-  PATH Subway
-  NJ Transit Commuter Rail
-  Hudson-Bergen Light Rail
-  NY Waterway Ferry Terminals
-  NJ Transit Buses (major hubs)
-  Hudson River Waterfront Walkway
-  CitiBike Stations (bikeshare)
-  Bike Lanes

NEWPORT

HARBORSIDE



In addition to the PATH, Jersey City is served by the Hudson-Bergen Light Rail (HBLR), which runs north-south along Hudson County, connecting Jersey City to Hoboken, Union City, North Bergen, and Bayonne. HBLR also connects Jersey City's downtown business districts with other neighborhoods such as Bergen-Lafayette and emerging business corridors. **The light rail system transports over 65,000 people on average each day.**

NJ Transit operates a dense network of affordable bus routes across Jersey City, which connect each of the City's neighborhoods and provide transit to neighboring transit hubs in other cities. Further transit options include the presence of ride-sharing services such as Uber and Lyft, a number of ferries connecting Jersey City to Manhattan and Brooklyn, and a series of jitney van services. Hoboken Train Station, located just to the North of Newport, is an NJ Transit train hub that provides access to the state by train, as well as connections to Amtrak trains. **The NJ Transit bus system carries over 420,000 people each day** throughout New Jersey.

Jersey City also has a growing CitiBike bike-sharing network, established in 2015 and expanded in early 2017. CitiBike's system is connected to and compatible with CitiBikes in New York City, and contains 50 stations across Jersey City with 500 bikes. Our bike lane network is growing quickly, with 22 miles added over the last 3 years. **Over 500,000 rides were logged** in the first year of operation alone in Jersey City. Jersey City is also developing complete streets plans for 3 key pedestrian and cyclist routes.

Jersey City is 15 minutes from Newark Liberty International Airport and 1 hour from John F. Kennedy (JFK) and LaGuardia Airports, all of which are reachable by car or mass transit. Newark Airport provides non-stop flights to every major city in the United States (especially Seattle) as well as most major cities throughout the world. 38 million passengers travel through Newark Airport in a year, and combined with JFK and LaGuardia airports, New York City has the busiest air travel metro area out of any city in the country.

Interstate 95 (the New Jersey Turnpike) runs through Jersey City and is only a few minutes from downtown by car. The Holland Tunnel to New York City, which handles over 40,000 cars each day, is also located within downtown Jersey City.

Several ferry stations connect Jersey City to points of interest in New York City and also to the Jersey Shore beaches. Newport and Harborside have dedicated ferry stations and the **New York Waterway Ferry operators are committed to providing any level of customized services required by Amazon, including modified schedules and Amazon-only ferry service.** The ferry system carries over 35,000 riders daily across the Hudson and East Rivers.

# COMMUNITY AND QUALITY OF LIFE

Jersey City is full of energy, excitement, and activity. The culture, community, and quality of life in Jersey City are unlike any other city in the country. Home to thriving neighborhood business districts, museums, art galleries, nightlife, parks, and family friendly recreational activities, Jersey City residents have endless opportunities for enjoyment in a diverse and growing city.

## Jersey City has ranked high on a variety of quality of life surveys, including:

BEST NYC  
NEIGHBORHOOD

FIRST IN NJ  
FOR LGBT RIGHTS

MOST LIVABLE  
CITY IN AMERICA

2ND HAPPIEST  
CITY TO WORK IN

10TH GREENEST  
CITY IN THE US

MOST DIVERSE  
CITY IN THE COUNTRY

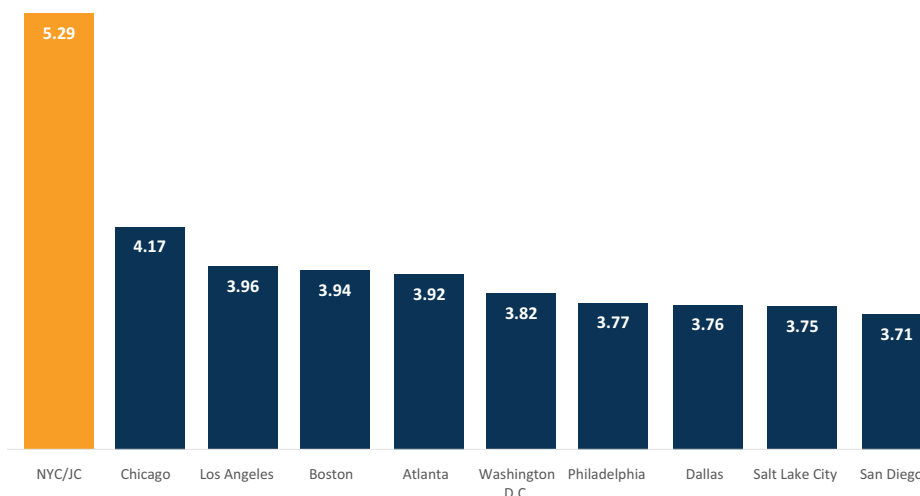
10TH MOST ARTISTIC  
CITY IN THE US

5TH BEST PUBLIC TRANS-  
PORTATION IN THE COUNTRY

SECOND MOST WALKABLE  
CITY IN THE COUNTRY

Downtown Jersey City is a highlight neighborhood within the New York City metro area, which was ranked by Anderson Economic Group as being the best community and overall fit for Amazon's new HQ2.

AEG HQ2 INDEX



Anderson Economic Group Index ranking measurable advantage across listed requirements in the RFP for attracting Amazon's HQ2. Index value is unweighted average of values across 11 total metric categories.



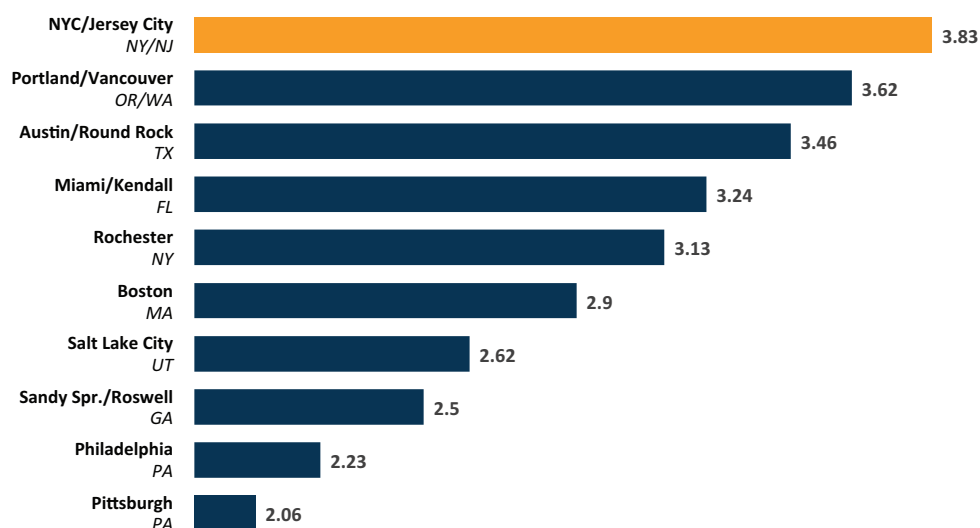


OUR STREET FESTIVALS  
ATTRACT **THOUSANDS**  
**OF PEOPLE** FROM ACROSS  
THE REGION AND ARE A  
REGULAR OCCURRENCE HERE  
IN **JERSEY CITY.**



**DEMOGRAPHICS.** The population of Jersey City is 265,000 people (within a metropolitan area population of over 20 million people) and has grown over 7% since 2010. Jersey City is slightly less dense than Seattle. Jersey City's population is young, with a median age of 34 years. Many of the newer residents of Jersey City are tech, healthcare, and finance professionals that have recently graduated from undergraduate or graduate level programs, are newly married, or just had children.

Moody's Metro Area Quality of Life Rankings

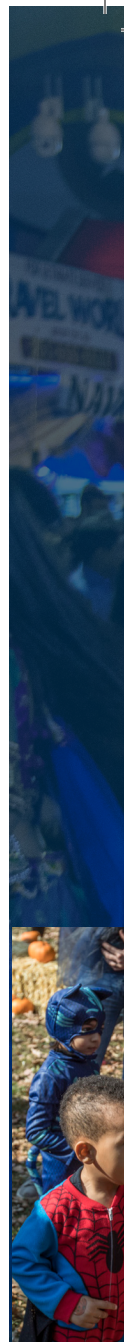


**DIVERSITY.** Jersey City is the most diverse city in the nation, with people from all over the globe calling Jersey City home. Jersey City is 28% Hispanic, 25% Asian, 23% Black, and 22% White. More than 75 languages are spoken in Jersey City and 41% of residents are foreign born. The many cultural influences found in Jersey City flourish and thrive in an environment supportive of all people. Our streets are always full of life and energy, and we actively seek to celebrate and highlight our varying cultures and mixed communities.

Downtown/waterfront demographics

Population:	35,000
Mean income:	\$142,000
Median age:	32.8
Tech and finance employment:	57%
Bachelor's degree or higher:	81%

SOURCE: Newport/LeFrak Analysis

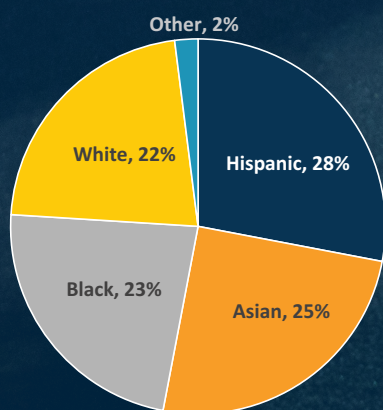




OUR STREETS ARE  
**ALWAYS** FULL OF  
LIFE AND ENERGY, AND  
WE ACTIVELY SEEK  
TO **CELEBRATE**  
AND **HIGHLIGHT**  
OUR VARYING  
CULTURES AND MIXED  
**COMMUNITIES.**



### Population Diversity







# TALDE

OVER **500** NEW SMALL BUSINESSES  
HAVE OPENED IN **JERSEY CITY** SINCE **2013**.



## NEIGHBORHOOD SMALL BUSINESS DISTRICTS.

The foundation of our thriving local communities are our neighborhood business districts. With over 500 new small businesses opening over the last 4 years, Jersey City is home to a variety of local and unique restaurants, coffee shops, clothing stores, and services.

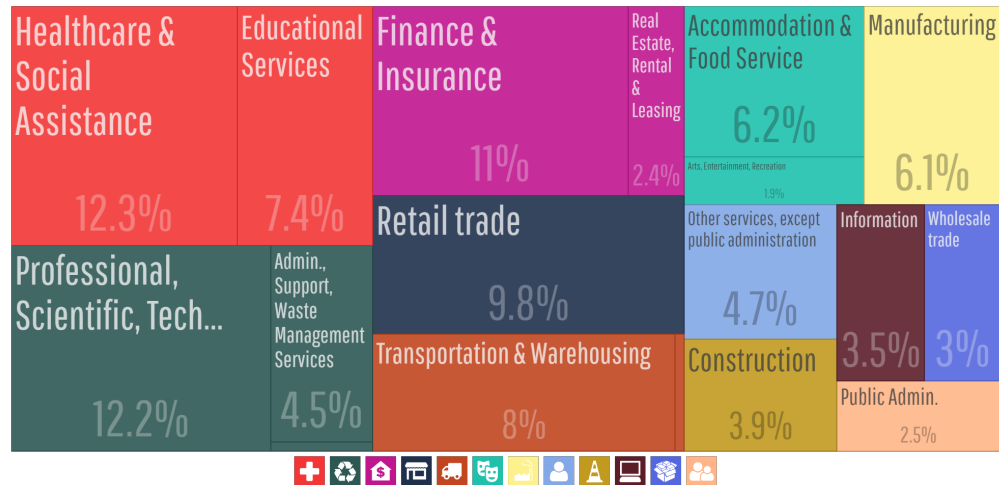


**THE RESTAURANT SCENE.** Jersey City offers a wide variety of options from top chefs throughout the country. Talde, by Top Chef contestant Dale Talde, creates a unique blend of Asian and American dishes, some of which even appeared on the show Top Chef. Razza was just awarded 3 stars by the New York Times, and was rated New York City's best pizza (despite being in New Jersey). The Liberty House in Liberty State Park offers breathtaking views of the New York City skyline as well as Lady Liberty in the harbor.

**RESTAURANT ROW.** Located along Newark Avenue, is steps from the PATH and is one of our most popular local neighborhood destinations in Jersey City.



Jersey City Employment by Industry

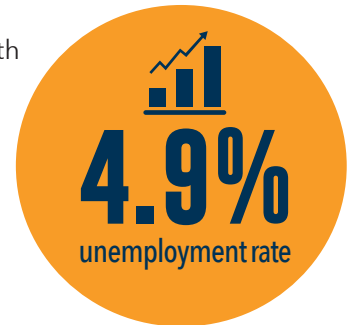


Dataset: ACS 1-year Estimate  
Source: Census Bureau

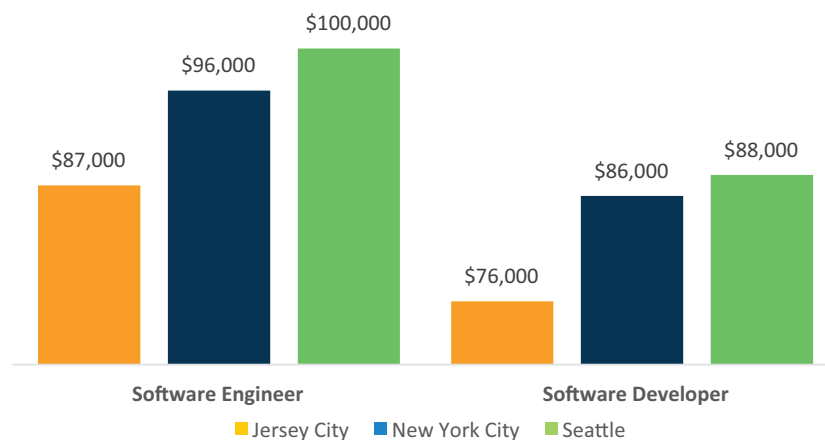
DATAUSA:

**ECONOMY.** Jersey City a prime location for large corporations, with many adding office space or headquarters here within the last 10 years. Unemployment is at 4.9% (down 5 percentage points since 2010), and we have added over 8,000 jobs in the last 4 years.

Finance, technology, and healthcare are the largest sectors of the Jersey City economy. Goldman Sachs, Depository Trust and Clearing Corporation (DTCC), ETrade, JP Morgan Chase, Lord Abbett, TD Ameritrade, Bank Of America, New York Life Insurance Company, and BNY Mellon each have a significant presence along the Jersey City waterfront. Several companies have chosen Jersey City as a regional or global headquarters, including Forbes, Tory Burch, VF Sportswear (includes Nautica and Timberland), Verisk Analytics, Goya Foods, L'Oréal, and China Construction of America. Many companies prefer Jersey City to New York City because of lower rent and salary costs.



Salary Comparison: Jersey City, New York City, Seattle



SOURCE: payscale.com (October 2017 estimates)

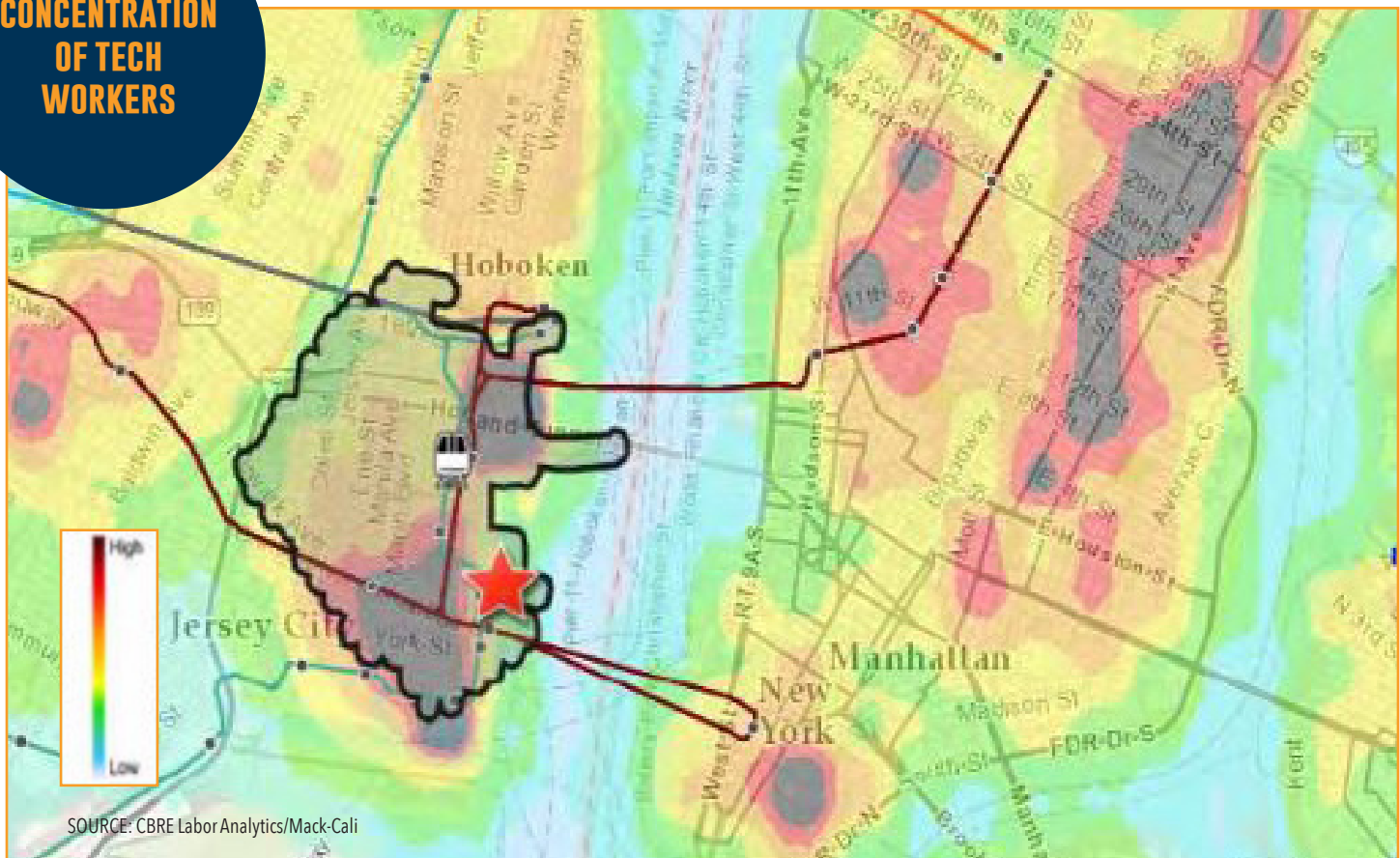
Tourism is a growing industry in Jersey City, with hundreds of new hotel rooms opening or under construction in 2017.



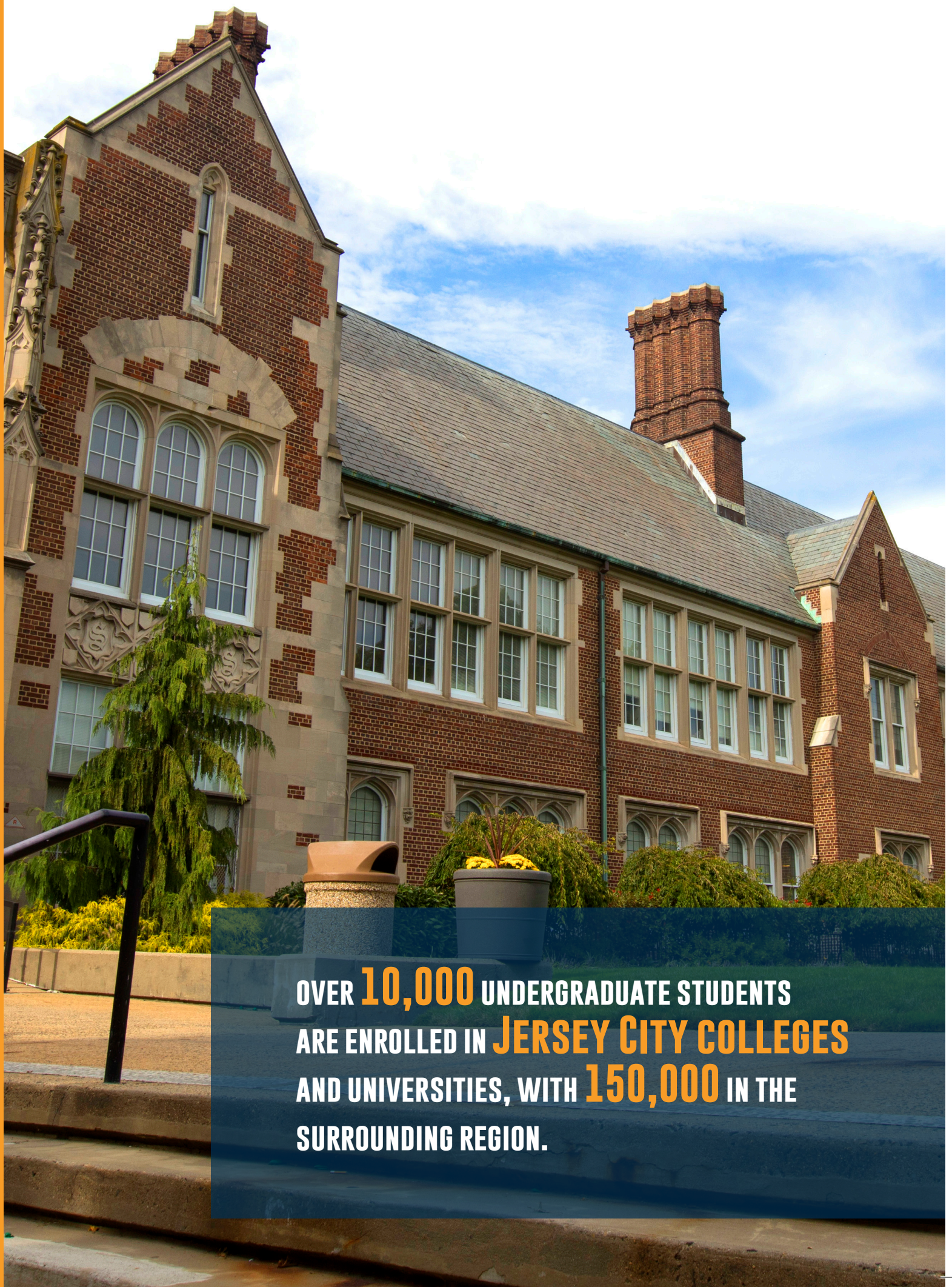
**TECHNOLOGY AND INNOVATION.** In addition to a large amount of tech professionals living and working in Jersey City, we have a variety of tech and innovation initiatives not found in other cities across the country, including:

- ◆ **An Office of Innovation** formed in 2015 that focuses on leveraging technology and unique new methods of problem solving to address a variety of complex challenges faced by our city.
- ◆ **A Public-Private Partnership** to be the first city in the country to test cell phones as body cameras for police officers.
- ◆ **United Rescue**, a first in the country volunteer EMS response program which utilizes an app to notify well trained community based first responders, has already reduced emergency medical response times.
- ◆ Upcoming installation of **digital wayfinding kiosks**.
- ◆ **Electric car charging stations** and electric car sharing are being introduced for public use, with plans to begin converting the municipal fleet to electric power.
- ◆ **Developed legal framework** for AirBnB to operate safely and efficiently throughout Jersey City.

**CONCENTRATION  
OF TECH  
WORKERS**

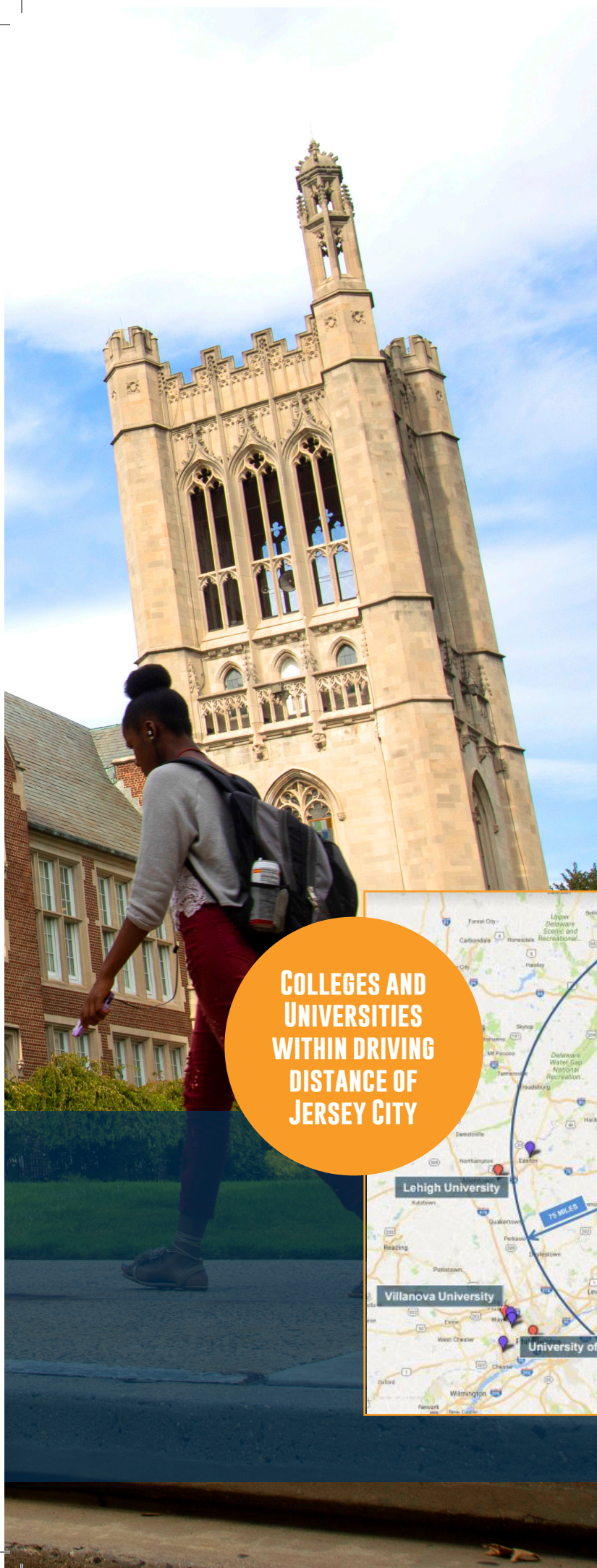






OVER **10,000** UNDERGRADUATE STUDENTS  
ARE ENROLLED IN **JERSEY CITY COLLEGES**  
AND UNIVERSITIES, WITH **150,000** IN THE  
SURROUNDING REGION.





**EDUCATION.** Jersey City is a short commute from Columbia University, Princeton University, New York University, and Rutgers University. The area is home to four well respected higher education institutions: Stevens Institute of Technology, Saint Peter's University, New Jersey City University (NJCU), and Hudson County Community College.

Over the last 4 years, Jersey City has constructed four new and modern public school facilities, including a new county middle school. McNair Academic High School, a magnet institution in Jersey City, was ranked the 49th best high school in the nation and the second best in New Jersey by US News and World Report. Parents have several other options for school, including one of our 6 charter schools or 3 parochial high schools. St Peter's Preparatory High School draws students from the tri-state area.

Jersey City also has pre-k available for all children.

**COLLEGES AND  
UNIVERSITIES  
WITHIN DRIVING  
DISTANCE OF  
JERSEY CITY**

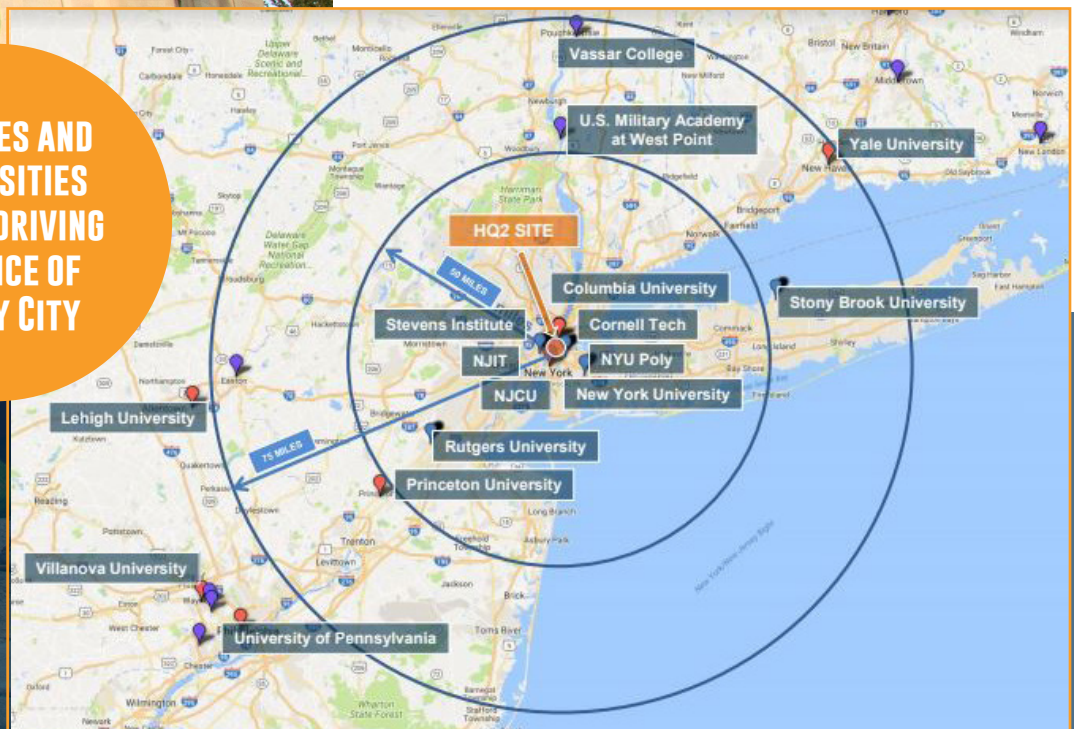


Photo on left: New Jersey City University Campus



Jersey City has easy access to some of the top undergraduate and graduate degree programs in the country. Over 10,000 students are enrolled in Jersey City colleges and universities, with 150,000 in the surrounding region. Virtually every type of undergraduate and graduate study program is offered somewhere in the region, and many of the best programs in the country are nearby (see table).

## Nationally Ranked Schools Near Jersey City

	Undergraduate Rank	Enrollment
Princeton University	1	5,400
Yale University	3	5,472
Columbia University	5	6,113
University of Pennsylvania	8	10,019
New York University	30	26,135
Lehigh University	46	5,080

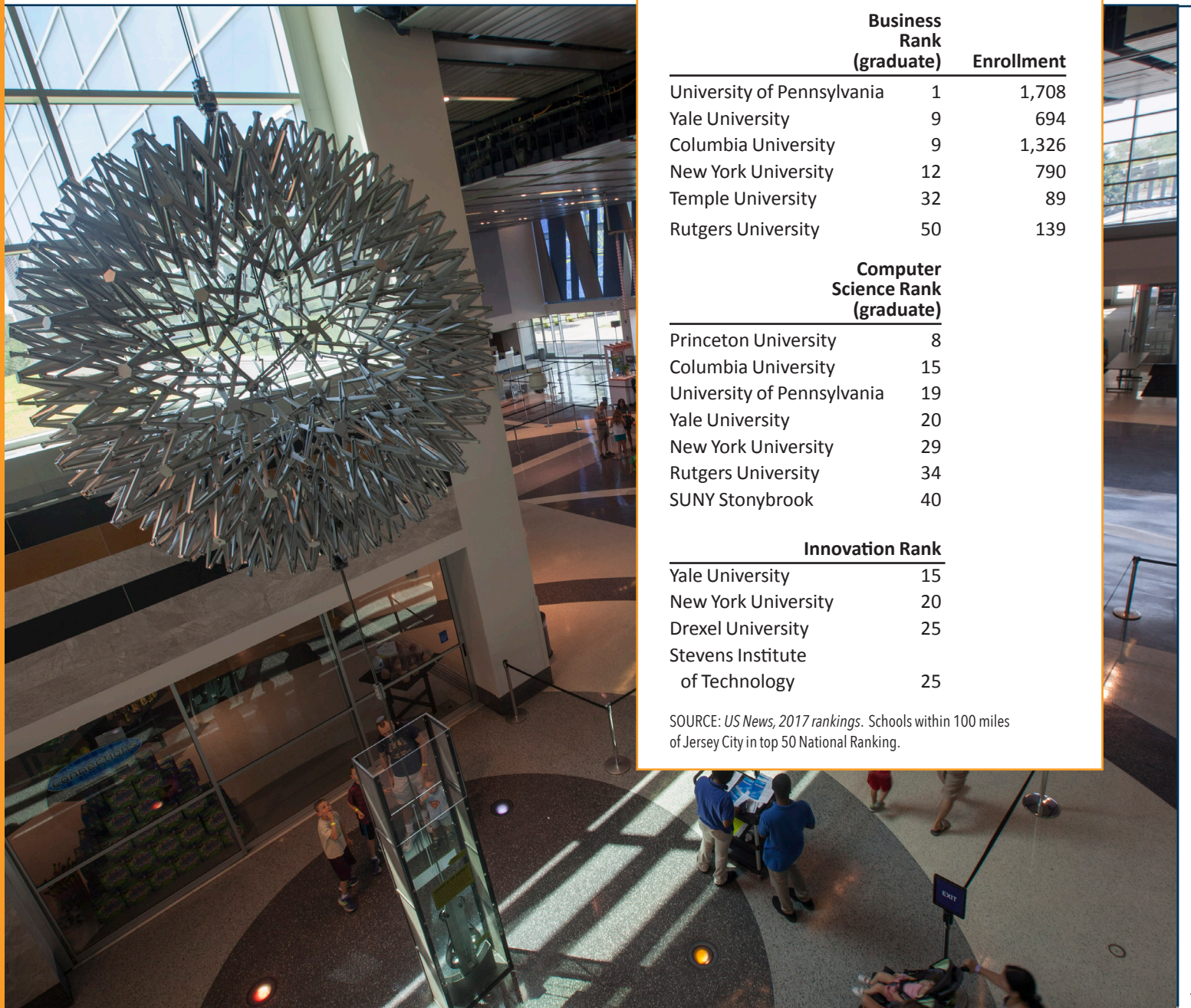
	Engineering Rank (graduate)	Enrollment
Columbia University	13	3,350
Princeton University	17	615
University of Pennsylvania	19	1,674
Yale University	38	300
New York University	45	2,685
University of Delaware	48	931

	Business Rank (graduate)	Enrollment
University of Pennsylvania	1	1,708
Yale University	9	694
Columbia University	9	1,326
New York University	12	790
Temple University	32	89
Rutgers University	50	139

	Computer Science Rank (graduate)
Princeton University	8
Columbia University	15
University of Pennsylvania	19
Yale University	20
New York University	29
Rutgers University	34
SUNY Stonybrook	40

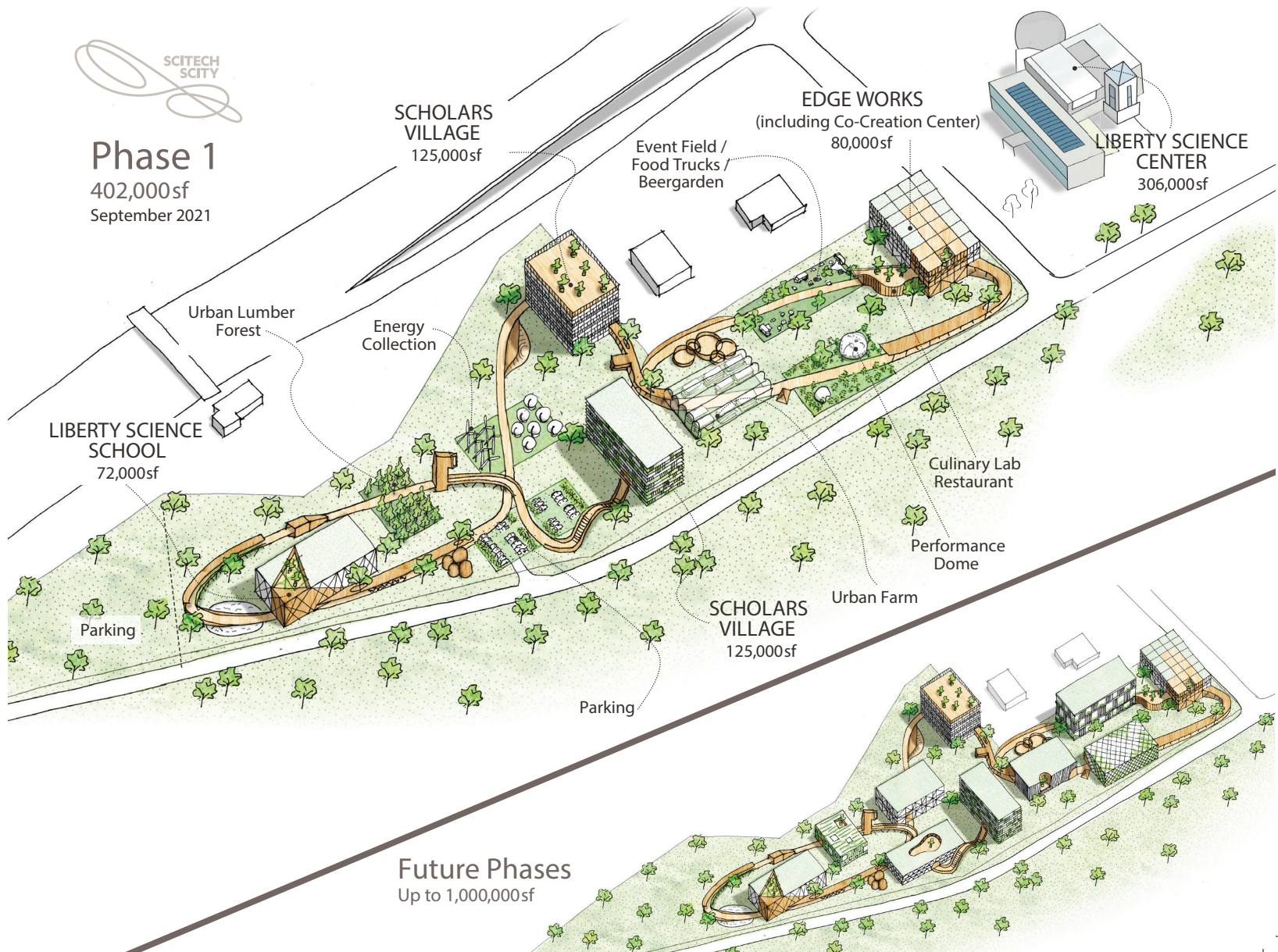
	Innovation Rank
Yale University	15
New York University	20
Drexel University	25
Stevens Institute of Technology	25

SOURCE: *US News*, 2017 rankings. Schools within 100 miles of Jersey City in top 50 National Ranking.





Local schools are more than willing to partner with companies, non-profits, and other organizations to provide high impact educational experiences for students. Below is a rendering of the latest public-private education partnership at Liberty Science Center, called "SciTech Scity", a science and technology campus providing deep educational experiences in a fully immersive environment for K-12, undergraduate, and graduate students.

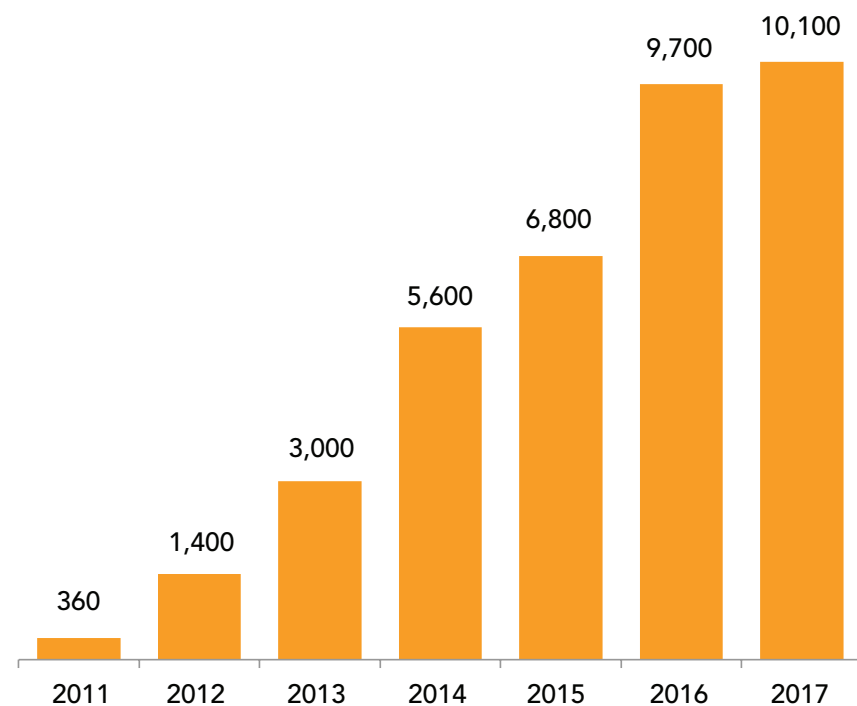


**NEIGHBORS.** Jersey City is more than just a place to live; it is a place where neighbors become friends and friends are like family. Our city is full of community groups and activists seeking to help improve the lives of our fellow residents. For example, each winter over 1,000 residents volunteer to help seniors shovel snow from their properties, and hundreds have volunteered to become community based medical first responders.

**HOUSING.** Jersey City is currently experiencing historic rates of housing development, particularly the construction of high quality housing units in the downtown area. The last 4 years have each seen record levels of housing units under construction in Jersey City, with over 9,000 built in the last 5 years, 10,000 under construction, and 18,000 new units approved. The rate of new housing development, including affordable housing and mixed-income projects, will ensure the City has more than enough capacity to absorb new residents without exorbitant rent increases. In other words, there are plenty of units planned and under construction to accommodate every single Amazon employee at this new office right here in Jersey City.



2011-2017 Jersey City residential units under construction<sup>1</sup>



<sup>1</sup> Ongoing rental or condominium residential construction projects with 10 or more units only; 2011 and 2012 as of March; 2013 as of May; 2014 as of January; 2015 as of August; 2016 as of February; 2017 as of February.

From top to bottom: Neighborhood cleanup; JC Shovels; United Rescue





**5%** OF ALL UNITS UNDER CONSTRUCTION IN THE **ENTIRE NORTH EAST UNITED STATES** ARE BEING BUILT IN THE **DOWNTOWN JERSEY CITY** AREA ALONE.



**9,000+**  
units built in  
last 5 years



**10,000**  
under  
construction



**18,000**  
additional  
units approved



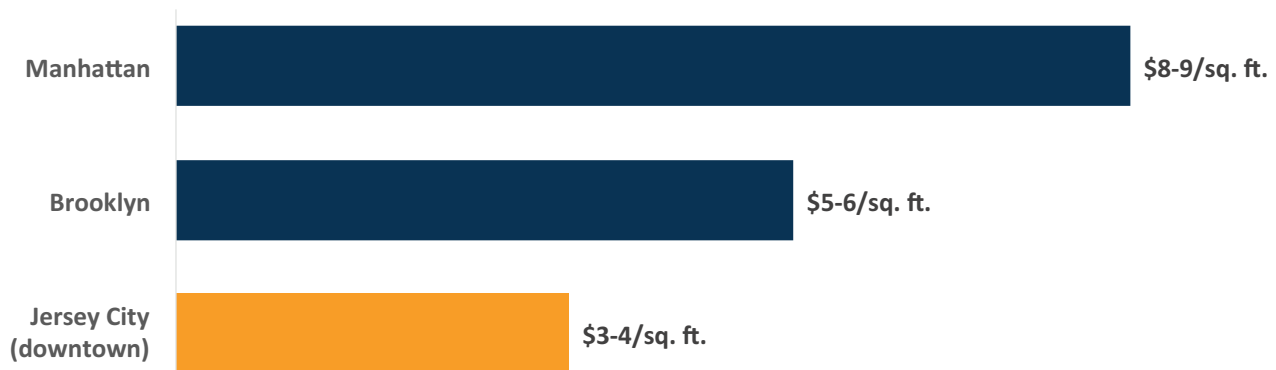
Housing options in Jersey City range from old brownstones from the Industrial era to new glass skyscrapers, with availability across all income levels and price points. Even our nicest and newest housing units are in high demand from those looking for more space at a lower cost than in New York City. Average rent rates in Jersey City are regionally competitive with many new development projects also offering higher quality units and modern amenities not found in other areas, including **semi-private pools, shared work space, playgrounds, and more.**

Notable new developments include the Vantage in the Liberty Harbor North area; the Morgan at Provost Square; located a minute's walk from the Grove Street PATH; the modernist Urby Tower (the tallest residential building in New Jersey); the Newport development, a complex of high-rise residential buildings, office towers and multiple retail amenities overlooking the Hudson River; new condominiums at the Park and Shore development; the Journal Squared project at Journal Square Transportation hub; and the 80/20 mixed-income Forest City tower at Hudson Exchange.

For those looking to live outside of Jersey City, the New Jersey, Westchester (New York), and Connecticut suburbs are all within daily commuting distance using mass transit or car.

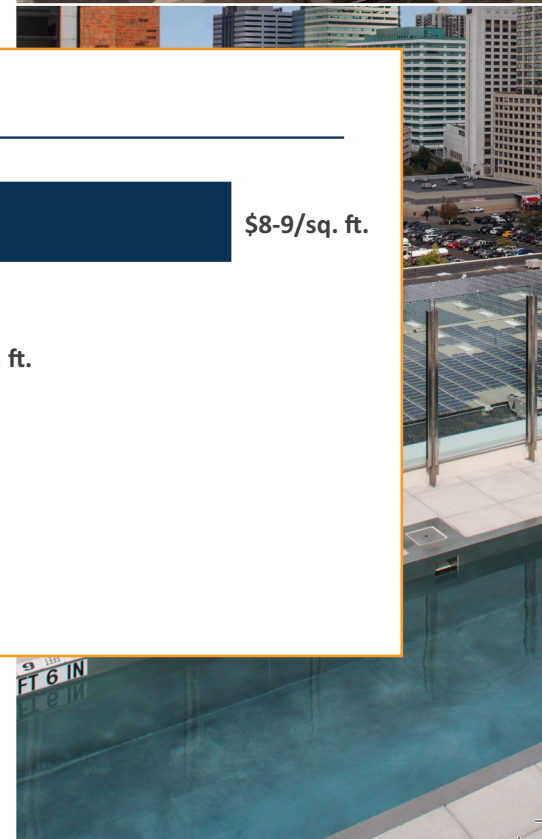


### Competitive Rents Compared to NYC



Source: Mack-Cali analysis

Pictures on page 27, from top to bottom, left to right: coffee shop inside Urby Tower, rooftop pool at The Arthouse, Van Vorst Park









**OUTDOOR RECREATION.** Jersey City has dozens of local parks, ranging in size from a few hundred square feet to Liberty State Park, a 1,200 acre Hudson River waterfront park home to the Statue of Liberty, Ellis Island, and one of the largest 4th of July fireworks festivals in the world.

Jersey City has a variety of other parks and recreational facilities, including Van Vorst Park in downtown (pictured on page 27), the beach at Newport Park on the edge of the Hudson River, Pershing Field which includes an indoor ice and roller skating rink, and the Reservoir which includes kayaking, boating, and fishing.

The Hudson River is also a popular attraction for recreation, with boating, sailing, and other water based activities.

A variety of outdoor events occur every year in Jersey City, including running races such as the Newport Half Marathon and alternative fitness events such as the City Challenge and The Tough Mudder.

**PROFESSIONAL SPORTS.** MetLife Stadium, home to the New York Giants and the New York Jets, is 20 minutes from Jersey City by car and 30 minutes by train (even closer than from New York City). Red Bull Arena, one stop away on the PATH system, is home to the NY Red Bulls Major League Soccer team and has hosted national and international matches. The Prudential Center and Madison Square Garden can also be accessed by the PATH for games by the New Jersey Devils (NHL), New York Knicks (NBA) and the New York Rangers (NHL). Baseball fans can be at Yankee Stadium or Citi Field within 60 minutes.







Jersey City The Tough Mudder in 2015



Berry Lane Park, a multi-use park that includes playgrounds, a turf field, water features, two basketball courts, a baseball field, a rain garden, and over 200 trees



2017 Presidents Cup at Liberty National Golf Course



**MUSEUMS, ART, AND CULTURE.** In Jersey City, diversity drives culture. Weekends are filled with festivals, parades, and street fairs, and our nightlife varies from theme parties to indie band concerts to biergartens and rooftop bars. Local art galleries and murals fill our streets with color, and the annual Jersey City Art and Studio Tour celebrates and features the accomplishments of the local artist community.

Jersey City is also home to Mana Contemporary, a complete artist community consisting of shared work spaces for growing artists, studios and galleries for established artists, legacy libraries for well-known figures such as Richard Meier and Eileen Kaminsky, and established art schools ranging from The Florence Academy of Art to The International School of Photography. The Mana Contemporary ecosystem currently occupies more than a million square feet of space dedicated to the arts. Many smaller, local art galleries and performance venues have opened across the city, including 107 Bowers Gallery and Village West gallery.

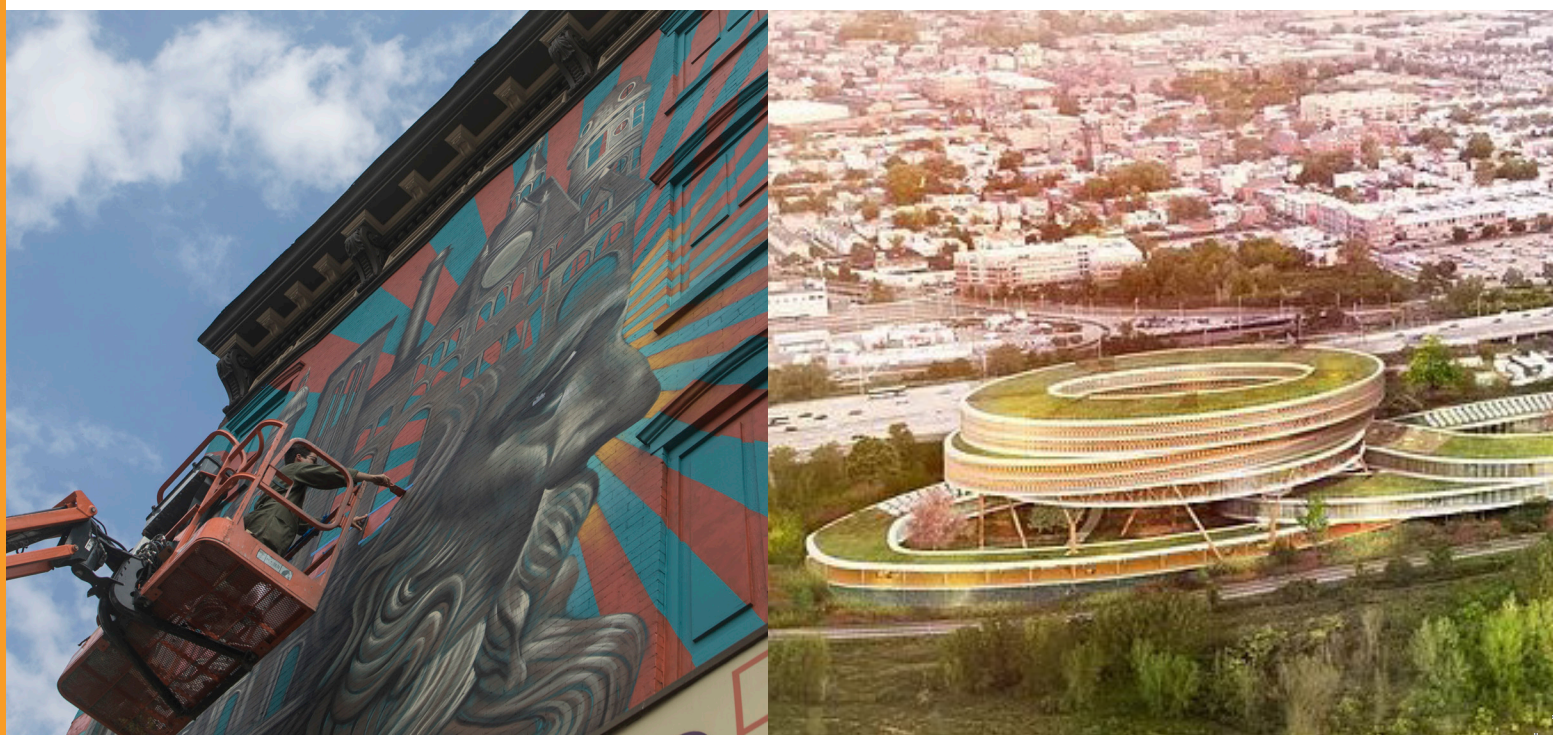
The Loews Jersey Theatre, first built in 1929, is a one of a kind, 3,000 seat performance venue. White Eagle Hall is Jersey City's newest venue, with 800 seats in a flexible format.

Other local performance venues include the Prudential Center and the New Jersey Performing Arts Center, both accessible by PATH, train, or car, attract over 300 major shows each year.

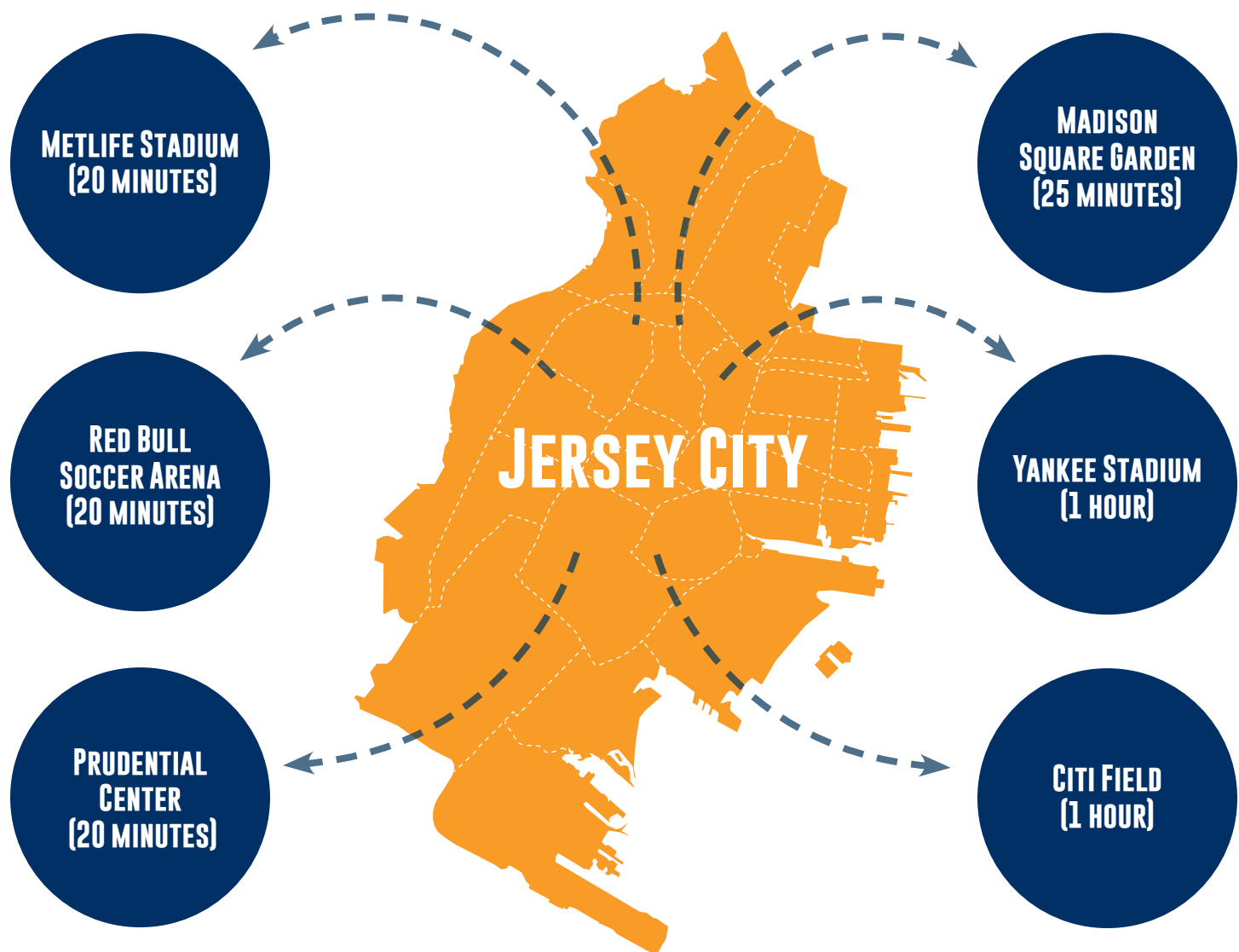
The Liberty Science Center in Liberty State Park attracts students and adults from across the state and the region to a wide variety of exhibits that showcase learning and education in an interactive, fun, and collaborative environment. Future plans for Liberty Science Center include the development of "SciTech Scity", a destination campus that will provide a fully immersive science and innovation experience.

The region around Jersey City includes a variety of world-class museums, including New York's Metropolitan Museum of Art, the New York City Broadway Theater District, and Lincoln Center which is home of the Metropolitan Opera.

From left to right: Mural being painted, rendering of SciTech Scity, Loews theater









**PUBLIC SAFETY.** Crime rates in downtown Jersey City in and around the proposed sites are far below averages of other cities, and violent crime is nearly non-existent in the neighborhoods around the proposed HQ2 site.

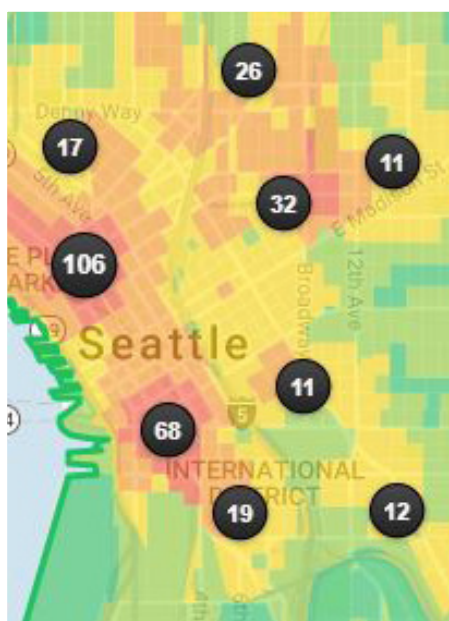
Over the past 4 years, Jersey City has taken several significant steps toward ensuring our streets are safe, including hiring 300 new police officers, utilizing data to reallocate police resources, installing dozens of new security cameras throughout the city, collaborating with local communities to address hyperlocal issues, and leveraging new types of technology such as cell phones that function as body cameras.

Jersey City's EMS response time is among the best in the nation at nearly 3 minutes (compared to a nationwide average of 11 minutes).

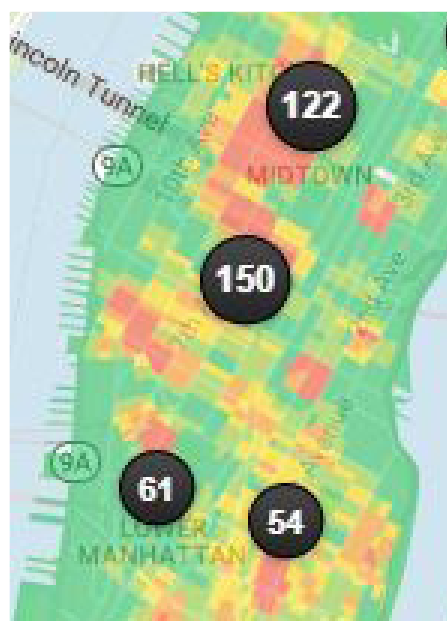


### Violent Crime Heat Maps: Jersey City, New York City, and Seattle

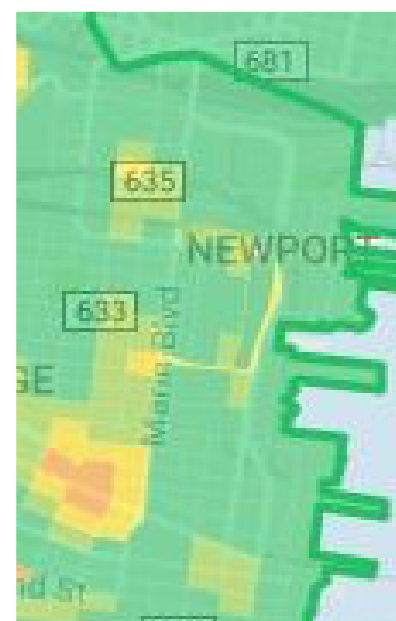
Seattle



New York City



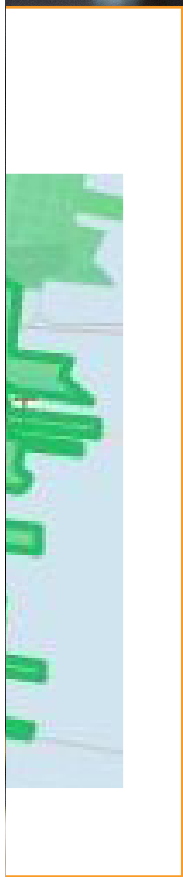
Jersey City



SOURCE: Trulia Crime Risk Estimates



















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